

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

State of Minnesota, by its
Attorney General Lori Swanson,

Civil File No. 12-145 RHK/JJK

Plaintiff,

v.

AFFIDAVIT OF SARAH BECKMAN

Accretive Health, Inc.,

Defendant.

Sarah Beckman, being first duly sworn on oath, state as follows:

1. My name is Sarah Beckman. I am 59 years old and single. I have lived in Minnesota for my whole life. I grew up in Richfield and currently live in Bloomington. I have systemic lupus and other conditions caused by or related to lupus. Lupus is a chronic inflammatory disease when the body attacks its own tissues and organs. Inflammation caused by lupus can affect many of the body's organs and systems, including the brain, heart, lungs, kidneys, blood cells, skin, and joints. With lupus, the immune system creates auto-antibodies, which can attack and destroy healthy tissue, contributing to inflammation, pain, and damage to the body. I am too sick to work.

2. For about 10 years, I was a national spokeswoman for the Lupus Foundation. The mission of the Lupus Foundation is to help patients affected by lupus, raise awareness of the disease, and fund research in an effort to improve the lives of patients who have the disease. The foundation has support groups for patients battling

the disease and funds research aimed at finding a cure and more effective treatments for those with lupus.

3. I last had private insurance in 2004, when I had HealthPartners insurance. Unfortunately, the insurance premiums became too expensive, and I became uninsured. I fit into a gap that I understand many other single women fall into; I have enough money so that I don't qualify for many government-sponsored insurance programs, but I don't have enough money to afford private insurance.

4. I took care of my elderly parents. They were in their 90s and required a great deal of care. It was difficult for me to care for them because I was so sick, but it was important for me to be a good daughter to them. Shortly after my mom passed away, on October 15, 2010, I began having extreme chest pain, shortness of breath, and pain in one arm. I felt like I was having a heart attack, and I called my next-door neighbor for help. She came over and rushed me to the Fairview Southdale Emergency Room.

5. When I got to the emergency room, my neighbor and I were shown to the waiting room. We waited in the waiting room for about 30 minutes, and were then shown to a room. The following happened before I saw a doctor. A nurse took me to the room, and then left the room. About ten minutes later, a young man came into my room with a computer set up on wheels. He was very rude. He told me that I didn't have insurance. I told him that I knew that. I was still feeling extreme chest pain, and it was hard to breathe. He told me, well, we need money from you. How much can you pay? I said that I did not know what I brought with me. He said, well, you better look. I found my debit card, and the man grabbed my card from me. The man asked me how much he

could put on my card. I told him that I thought he could put \$75.00 on my card. He swiped it and gave the card back to me. I asked him for a receipt, and he said we'd get to that. Then, he continued asking me how I was going to pay for my emergency room visit. I couldn't believe it. Then, a nurse entered the room, put a robe on the bed, and left. The nurse didn't say anything to the man asking me all of these payment questions. I told the man that I didn't even know what my visit would cost.

6. Next, a young woman came in with the same kind of cart and computer that the young man had. She started talking about more payment options. I told her that, based on my experience, I knew I did not qualify for the programs she was talking about. My parents raised me to pay my own way, so even if I did qualify for government programs, I still would have wanted to pay my own way. I asked the man and woman to leave, but they kept right on going. They were clearly not interested in or concerned about my health.

7. The nurse came back into my room and said that I needed to put the robe on. The man and woman left while I put my robe on, and then immediately came right back in the room. Next, the doctor came into the room. The doctor did not say anything to the man and woman, but after the doctor entered the room, they left. Before the man left, I got a receipt from him. Attached as Exhibit A is the receipt. The doctor was concerned and hooked me up to an EKG machine and ordered blood work and a chest X-ray.

8. After the tests were run, the same doctor came back into the room. He told me that my numbers, lupus, and family situation made it clear that I was really worn

down. The doctor told me that I was having an anxiety attack. He told me that I was broken and need to go home, right away, and rest. He told me that I needed to sleep for a day or a week—whatever I needed.

9. After the doctor left the room, I went to find my next-door neighbor in the waiting room. Just as she and I were leaving the waiting room, the same young woman who came into my room and asked me questions stopped me. She told me that I needed to come to the office now. I told her that I had to go home. She told me that it would only take a minute. (It didn't.) When I walked back to the office, the woman kept going through payment options that would likely be rejected. I told her that I paid my bills and would work out a payment plan. She kept right on going. After about 30 minutes in the office, I was so tired, and shaking, and said I needed to go home. She kept right on going. I told her that I couldn't handle one more minute of this, and was leaving. She told me that they would call me first thing the next morning. I told her not to call because I would be sleeping.

10. I got a call early the next morning about payment. Within a day or two of my emergency room visit, I called Fairview and set up a payment plan. I followed through on my payment plan, and my bill of about \$2,000 is paid. That did not stop the callers. I was called daily and weekly for a number of months, asking me to pay my bill and telling me to fill out more paperwork. Accretive Health's name was on paperwork that I received. I told the callers that I had already made a payment plan with Fairview, and asked them to stop calling me. The calls continued. I eventually stopped answering my phone due to all of these calls.

11. I always pay my bills, sometimes giving up groceries to do it. I do not like how I was treated, and I will never voluntarily go to another Fairview hospital because of the collection tactics and how they made me feel.

Sarah Beckman

SARAH BECKMAN

Subscribed and sworn to before me
this 11th day of May,
2012.

Rebecca Lee

Notary Public



**Patient Payment Receipt**

Terminal Operator: Operator #302
Transaction Date: Oct 15 2010 2:17PM
Batch #: 18301

Payment Information**Charges**

Patient	AR Number	Date of Service	Service Code	Amount Due	Payment
Sarah Beckman ([REDACTED]) 10237 Cavell Circle, Bloomington, MN 554381944	[REDACTED]	10/15/2010	ER	\$ 75.00	\$ 75.00

Total Paid: \$ 75.00

Payment Method: [REDACTED]
Card Number: [REDACTED]
Cardholder's Name: SARAH J BECKMAN
Authorization Code: [REDACTED]
Signature: X

EXHIBIT A